

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|               |                        |          |                               |
|---------------|------------------------|----------|-------------------------------|
| <b>IN RE:</b> | <b>Nicole L. Moore</b> | <b>:</b> | <b>Chapter 13</b>             |
|               |                        | <b>:</b> |                               |
|               | <b>Debtor</b>          | <b>:</b> |                               |
|               |                        | <b>:</b> | <b>Bankruptcy Case Number</b> |
|               |                        | <b>:</b> | <b>24-12018 AMC</b>           |
|               |                        | <b>:</b> |                               |

**CERTIFICATE OF SERVICE**

I, **MICHAEL SCHWARTZ, ESQUIRE**, hereby certify that on February 12, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion to Modify Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

**Date: 2/12/25**

\s\ Michael Schwartz  
**MICHAEL SCHWARTZ, ESQUIRE**  
**Attorney for Debtor**  
707 Lakeside Park  
Southampton, PA 18966  
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MAILING LIST EXHIBIT

Creditors:

**Midfirst Bank**

Email: [dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)

And CM/ECF

**US Dept of Education**

Email: NelnetEDClaims-USDS@nelnetservicing.net

**US Department of HUD**

Email: [Sonia.M.Kaloyanides@HUD.gov](mailto:Sonia.M.Kaloyanides@HUD.gov)

US Trustee, Kenneth West via CM/ECF system